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NEWARK HOUSING AUTHORITY
REPORTS

5580 PAPER HOUSES (1947)

5,580

ASAY

PAPER HOUSES



CONTENTS

IT'S ABOUT TIME	1
5,580 PAPER HOUSES	4
THE FIFTH FREEDOM	9
LET THE TAXPAYER BEWARE	11
PLENTY FOR PRIVATE ENTERPRISE	16
WHAT THIS CITY COULD BE	19

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HOUSING AUTHORITY OF THE CITY OF NEWARK
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IT'S ABOUT TIME

Suppose that one-third of the people of Newark were stricken with tuberculosis, or influenza, or even the common cold. Picture the newspaper headlines—and imagine the action that would be taken. Doctors and nurses would be flown in from other cities. Relief funds would be voted by the state legislature and by Congress. Scientists would study the causes of the epidemic, recommend methods to prevent its spread. Legislative bodies would enact drastic laws for the emergency.

Or suppose that one-third of Newark's houses were burning. Hear those sirens? Motorcycle police would clear the Pulaski Skyway and State Highway 25 for pumpers and hook and ladder trucks making record runs from New York and Philadelphia. Branch Brook and Weequahic Parks would be filled with tents requisitioned for the homeless. And when the ashes cooled, money and building materials would be found for the greatest construction job in the city's history.

You can't let one-third of a city's people become sick or homeless. When disaster strikes an American city, public officials and citizens everywhere rise to meet it. That is, if the disaster is sudden and great enough to take over the front pages of the nation's press.

NOT FRONT PAGE STUFF

Bad housing is in the long run no less disastrous than sickness or fire. But it isn't front page news. Ever since the 1940 census was taken it has been known that one-third of Newark's 116,757 houses are substandard—or, to be exact, 30.6% need major repairs or lack a private bath.

What does 30.6% mean?

It means 35,707 dwellings.

It means that if each of these substandard dwellings stood on a 50-foot lot they would line a highway for 338 miles—all the way from Newark to Charlottesville, Virginia. Driving at 50 miles an hour without stopping for gas or cops, it would take you nearly seven hours to pass them. Some scenery!

Of the 35,707 substandard dwellings, those without private bath number 21,840; those that need major repairs total 22,767, and those that are substandard on both counts number 8,873. The 8,873 dwellings without bath and needing major repairs would extend to Philadelphia, though it would hardly be worth the trouble of moving them.

WHEN THE HOUSE FALLS--

Until 1938, when the Housing Authority of the City of Newark was created, a substandard house could be expected to last until it was leveled by fire or decay or new private construction. None of those three fates solved the problem of the family living in the substandard house.

If a new apartment house went up on the site of the old wreck, rents were certain to be far beyond the means of the displaced family. In April 1940, when the federal census takers surveyed Newark's housing, the minimum gross rent (including utilities) for a decent private dwelling was \$60 a month. Of the white families in sub-

standard dwellings, 86% were paying less than \$40 gross rent (again including utilities) and 96% of the Negro families were below the \$40 mark. No housing expert, no budget expert and no family in a substandard house has ever figured out a way to stretch less than \$40 to make \$60. You can't hock grandma's diamond ring every month. So whenever a bad house gave up the ghost, its occupants had to seek another just as cheap and just as bad.



2,433 LOW-RENT HOUSES

The Housing Authority has for the first time made it possible for the family in substandard housing to get a good house for the price of a bad one. Before its building program was halted by the war, the Authority had provided 2,433 standard homes for low-income families. The Federal Public Housing Authority had supplied an additional 301 dwellings in Joseph P. Bradley Court, built for war workers but suitable for low-rent use.

The 2,734 publicly owned homes are a good start—but only a start—toward the goal of a decent home for every family in Newark. For each family in public housing, there are 13 families in substandard private housing.

When the war put a stop to slum clearance and construction of more low-rent homes, the Housing Authority took time out to measure the results of its program thus far and to estimate the future need. On December 22, 1944, the Authority formally applied to the federal government for postwar assistance in building 5,580 low-rent homes at a total cost of \$32,080,000. The fate of the application will be told in the next chapter.

5,580 PAPER HOUSES

The Housing Authority's 5,580 postwar houses exist now on 13 sheets of mimeographed paper, legal size, entitled *Application for Allotment of Funds for Postwar Low-Rent Public Housing*.

They have been on paper since December 1944, when the application was filed. They will remain on paper until and unless the new Congress acts.

No more low-rent public housing can be built in Newark or any other city (except in New York State, where state funds are available) unless Congress passes the Wagner-Ellender-Taft housing bill (S. 1592).



The Senate discovers that the United States needs houses.

The killing of S. 1592 at the last session of Congress was a good demonstration of what happens when sleeping citizens allow lobbyists to take over the democratic process.

WHAT THE COMMITTEE LEARNED

The story began in June 1944 when a Senate subcommittee headed by Senator Robert A. Taft undertook to learn the facts of housing. A year later the committee reported after exhaustive hearings that the United States needed more houses and some would have to be publicly built. These conclusions being in accord with what everyone knew before the hearings began, the committee's report was accepted.

The next step was the introduction of a general housing bill by three senators—Robert F. Wagner, the liberal New York Democrat; Allen J. Ellender, the Louisiana Democrat; and Taft, the conservative Ohio Republican. Under such sponsorship, even a bad bill would seem certain of passage. But S. 1592 was a good bill.

Unlike the United States Housing act of 1937, which started the public housing program, S. 1592 was not limited to public housing. It provided for 500,000 low-rent dwellings over a 4-year period, as compared with the 194,000 built or authorized under the 1937 act. But the 500,000 proposed homes would have answered only a fraction of the need for low-rent housing—just as in Newark the 5,580 proposed homes would serve only 20% of the 27,612 low-income families in the public housing market.

A BREAK FOR PRIVATE BUILDERS

Private housing got a much better break in S.1592, for about 90% of the bill's benefits were applicable to private construction. In brief, the bill liberalized the terms for FHA mortgage insurance on lower-cost homes to help families in the \$30-\$50 rental bracket; provided for government aid to private developers in acquiring large tracts of land for redevelopment; and established a permanent National Housing Agency with power to conduct research on building costs and techniques and give other assistance to private enterprise.

Here was a boon to private builders as well as to millions of American families. Here was an opportunity at last for the private building industry to climb out of chaos and function in an orderly, profitable fashion, serving a segment of the population to which it has offered nothing better than hand-me-down houses or shoddy new construction.

The cost? A maximum of \$143,000,000 a year, or 8/10 of 1% of the current federal expenditures for war purposes.

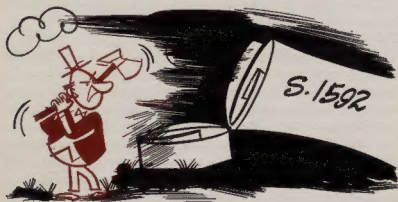
The Senate approved S. 1592 in April 1946 after open hearings that lasted two months.

THE LOBBYISTS GO TO WORK

Hearings were not begun by the House Committee on Banking and Currency until a few weeks before adjournment in July. Private building lobbyists—the same ones who had opposed any low-rent public housing at the Taft committee hearings, the same ones who had repeated their arguments at the Senate hearings on S. 1592—appeared again, ready to testify.

The congressmen listened attentively. Seldom has any committee proceeded with more scrupulous observance of House rules. Indeed, the rules were so carefully heeded that the committee made no discernible progress whatsoever. Day after day a member of the committee would point out that a quorum was lacking, or that the committee was meeting at a time when the House was in session. The committee would then adjourn.

It is possible that some members of the committee cooperated by staying away, simplifying the work of quorum-watchers. At any rate the points of order were raised successfully for weeks until the committee agreed—without a record vote—that it could not complete hearings before Congress adjourned at the end of July. S. 1592 was dead. The congressmen hurried back to their comfortable homes to solicit the votes of homeless veterans and the millions in substandard housing. It was all done by parliamentary procedure.



The Wagner-Ellender-Taft bill was not killed by partisan politics. Greed and indifference to the public good happen to be bipartisan.

Newark was one of the cities that fought for the bill. Mayor Vincent J. Murphy went to Washington, pleaded for action. The other city commissioners gave strong support. Veterans' organizations sent delegations to the capital to buttonhole the state's congressmen.

THEY DIDN'T EVEN KNOW

Yet there was no grass-roots uprising among the 40,000 or so Newark families who need decent homes. The overwhelming majority of these people did not even know that the housing bill was before Congress and that their own chances for getting a good home would be multiplied or crippled by congressional action. It is true that 29 indorsements of the bill were sent to the congressional committees from Newark. That's an average of one indorsement for every 15,000 citizens. Yet many of the organizations which adopted resolutions neglected to mail them, and not more than a handful of citizens took the trouble to write a post card.

The real estate lobbyists knew what they wanted and worked to get it. Thousands of telegrams, letters and resolutions opposing S. 1592 piled up on the desks of congressmen. In contrast, eight of the most populous southern states yielded a combined total of only 69 indorsements for the bill.

The Wagner-Ellender-Taft bill will be introduced again in 1947. It must pass then. But the year that has been lost to a people desperately in need of houses can never be made up. It is a fact, attested by health records, that unsafe and insanitary housing brings death to a percentage of the people who live in it, the babies who are born in it. You don't see the bodies as you do when you pass the scene of a bad traffic accident, but the slum dwellers are no less dead. And although you don't see veterans sleeping with their wives and children at the corner of Broad and Market, they are no less homeless.

THE FIFTH FREEDOM

If you want to know what kind of deal the veterans are getting, take a look at the records of the Housing Authority. The first 1,384 veterans who applied for temporary housing in 1946 reported:

	NUMBER	PERCENT
Facing eviction	120	8%
Family separated	125	9
In furnished rooms, hotels, etc....	217	16
Doubled up in single dwelling.....	603	44
Tripled, quadrupled or quintupled. ..	155	11
Other problems	164	12

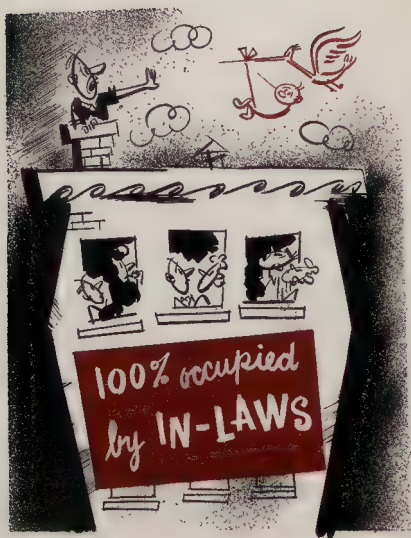
The line about "Tripled" is not a gag. No less than 146 veterans' families were sharing single family dwellings with two other families, and there were two cases of five families in a dwelling designed for one.

The boys who fought to preserve the American way of life have found that our ways have changed since they put aside their school-books. A fifth freedom has been created: freedom to live with in-laws.

Newark was one of the first cities in the nation to foresee the housing problem that returning soldiers would face. In October 1945 Mayor Vincent J. Murphy appointed a Veterans Housing Committee to work with the Housing Authority. The city applied to the federal government for barracks at Fort du Pont, Delaware, to be converted into temporary housing.

274 TEMPORARY DWELLINGS

Because Newark is a tightly built city, there are no suitable sites for large concentrations of temporary dwellings. The Housing



Authority combed the real estate market and finally uncovered 43 sites where 2 to 36 dwellings could be installed. All told, 274 family units are being provided.

The first veterans moved in on September 16, 1946. Two months later 47 dwellings were occupied and 170 more buildings were up, nearing completion.

Temporary housing is not a happy substitute for good housing and in any case there is not enough of it. Since V-J day, 6,626 veterans have sought homes from the Housing Authority—exactly 11% of the Newark men and women who were in the services. Many of these applicants are eligible for low-rent housing. They get priority as vacancies occur but the number of vacancies is far below the need.

LET THE TAXPAYER BEWARE

Take a paper clip and straighten it to make a wire $4\frac{1}{2}$ inches long. One-third of the wire is worth what it cost you last year to take 2,434 Newark families out of the slums and put them into decent public housing.

Incredible? Sure, but it's true:

Taxes formerly assessed on sites of public housing projects		\$76,744
Payments made by the Housing Authority in lieu of taxes.....		76,605
LOSS		\$ 139

A loss of \$139 is one-third of a mill per capita for the population of Newark. That was the entire cost of tax-exemption on public housing for the year ended March 31, 1946.

Conceivably there are taxpayers, such as the lobbyists who worked so smoothly in Washington to kill the Wagner-Ellender-Taft

THE SILVER LINING OF TAX-EXEMPTION

Six Low-Rent Projects Owned by Housing Authority

WHAT THE TAX COLLECTOR TRIED TO COLLECT (from previous owners)	Seth Boyden Court	Pen- nington Court	James M. Baxter Terrace	Stephen Crane Village	John W. Hyatt Court	Felix Fuld Court	TOTAL
Annual taxes levied on site before purchase by Housing Authority ..	\$ 8,316	\$ 6,669	\$ 35,034	\$ 882	\$15,223	\$10,620	\$ 76,544
WHAT THE TAX COLLECTOR HAS COLLECTED							
Delinquent taxes owed by previous owners but paid by Housing Au- thority	3,269	27,490	56,630	4,956	15,803	8,028	116,216
Last annual payment by Authority in lieu of taxes (4, 1/45 to 3/31/46)	17,013	6,609	19,541	9,858	14,165	9,417	76,603
Total previous payments in lieu of taxes (1940 to 3/31/45)	31,285	13,714	31,273	20,112	25,497	16,061	137,942
TOTAL PAYMENTS	\$51,567	\$47,813	\$107,444	\$34,926	\$55,465	\$33,506	\$330,715

bill, who would groan under the burden of one-third of a mill for public housing. They might better complain about the terrible cost of subsidizing the slums.

WHAT SLUMS COST

The cost can be reckoned two ways: in dollars, and in lives. A number of cities have compared the costs of servicing slums with the costs of servicing good residential areas. The most recent study was conducted by the Newark Housing Authority.*

Two areas were selected as samples. Seven blocks at the southeast corner of Branch Brook Park, crowded with substandard houses, were named "Lower Prospect" for the survey. One mile north a 15-

*The Cost of Slums in Newark, which may be obtained without charge from the Housing Authority.

block tract with superior houses was designated "Upper Prospect." Months were spent in analyzing municipal revenue and expense for Lower Prospect and Upper Prospect

The slum area, it was found, yielded only \$40 revenue per capita but consumed \$129 in city expenditures. In the good residential district the ratio was reversed. The yield per capita was \$201, the expense only \$93. Put another way, the slum section demanded more than three times as much money as it produced while the superior neighborhood took back less than half of its money.

\$230 LOSS ON EACH DWELLING

The Housing Authority used conservative methods for its test and considers the sample findings reliable. But there is of course no way of accurately measuring the total cost of Newark's slums, for conditions vary in every neighborhood and in every block. One estimate, drawn from the survey, is that slum conditions cause a net annual loss of \$230 for each slum dwelling. Here's how that figure was reached:

Expense per dwelling in Lower Prospect.....	\$554
Revenue per dwelling.....	174
	<hr/>
LOSS	\$380
Deduction for normal deficit on residential property (estimate)	150
	<hr/>
NET LOSS	\$230

Multiply \$230 by 35,707—the number of substandard dwellings in Newark—and the result is

\$8,212,610

which is probably a fair estimate of the annual subsidy that the taxpayers are giving to the slums.



For this involuntary philanthropy, the taxpayers get a strange reward. Their children are exposed to more communicable diseases; their safety is endangered by more crime, more fires; and their property is threatened with value depreciation because blighted areas always tend to spread.

Slums cost lives as well as money. The dead are quietly buried, one by one, throughout the year. The causes of death are familiar ones—tuberculosis, pneumonia, childbirth, an exploding oil stove, a fall down a dark stairway. The death certificate never reads, “Slum conditions.”

A SUBSIDY FOR DEATH

How many Newark people die because of slum conditions can only be estimated. The Housing Authority has compared the health records of families in the slums with the experience of families in low-rent public housing who came from bad housing. On the basis of this study* it is reckoned that the slums kill at least 30 infants

**The Social Effects of Public Housing.* Copies may be obtained from the Housing Authority.

every year, take the lives of 38 persons in home accidents, and produce 200 cases of tuberculosis and 1,440 cases of other contagious diseases.

Since these estimates do not cover all the forms of death and disease that can be attributed to slum conditions, it is conservative to say that the slums claim 6 lives each month, 72 lives each year. The actual toll may well be several times greater.

The \$8,212,610 estimated subsidy paid by Newark's taxpayers to support the slums is remarkable in this respect: It is one of the highest wholesale prices ever charged to bring about the death of 72 human beings.

The taxpayers have cause to protest that they are being bilked. Dr. Louis I. Dublin of the Metropolitan Life Insurance Company has determined that the capital value of a boy is \$9,000 at birth. The average girl, though her true value may be far beyond rubies, rates at only four grand in Dr. Dublin's actuarial eye. Even if these capital goods rise in value during the productive years, it is preposterous and fraudulent to assess the taxpayers approximately \$114,000 per killing.



PLENTY FOR PRIVATE ENTERPRISE

If you know where to rent a standard house in Newark for less than \$25 a month, you can prove that low-rent public housing is competing with private enterprise.

There may be such a house, though we haven't seen it. The Housing Authority makes a point of knowing the housing market. Here is how the Authority divides the postwar market to avoid any possibility of competing with private developers:

	MONTHLY RENT*
Private housing market	\$45 and up
Margin for expansion of private market.....	\$25 to \$45
Public housing market.....	Under \$25

*These are shelter rents for the dwelling alone. They do not include the cost of utilities.

Note the \$25 to \$45 margin. Judging from past experience and from current costs, there is no immediate likelihood of private builders offering good new housing at much less than \$45. Thousands of desperate home-seekers would gladly pay more than \$45—if they could get a house.

\$50,000,000 PRIVATE MARKET

The Housing Authority leaves the margin just in case. And it's no small margin. There are about 10,500 families living in substandard housing with a rental value of \$25 or more. Practically all of these families could be considered cash customers for private enterprise, provided that good housing (new or used) is offered for the price of substandard dwellings.

Here, then, is a \$50,000,000 market forming a buffer zone between private and public enterprise. Similar margins have been allowed by every other local housing authority in the country. It is

hard to understand how the lobbyists who killed the Wagner-Ellender-Taft bill could seriously argue that public housing infringes upon the sacred domain of private enterprise. They know better.

The organized real estate men of Newark also know better and they make no attempt to deceive the public. Writing in the May 1945 issue of *Newark Realtor*, President Albert W. Neuscheler of the Real Estate Board of Newark discussed the Central Planning Board's program for the construction of 55,545 dwellings, including the 5,580 low-rent dwellings scheduled by the Housing Authority.

REALTORS KNOW THE SCORE

"The Real Estate Board of Newark is in accord with this plan and has taken a stand that all public housing projects for low-income families should be erected only in blighted areas where a comparable number of substandard dwellings are eliminated simultaneously," Mr. Neuscheler said.

HOW RENTS ARE SCALED

Rents in the low-rent projects are based upon family income and family size, *not* upon the size of the apartment. The more income, the more rent; the more family, the less rent. Lowest monthly rental (including all utilities) is \$19 and the highest is \$50. For each additional \$50 of annual income above \$800, the rent goes up \$1. For each additional person above two persons, the rent goes down \$1. For example:

ANNUAL* FAMILY INCOME	MONTHLY RENT BY SIZE OF FAMILY					
	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 or more Persons
\$1050	\$24	\$23	\$22	\$21	\$20	\$19
1100	25	24	23	22	21	20
1150	26	25	24	23	22	21
1200	27	26	25	24	23	22
1250	28	27	26	25	24	23

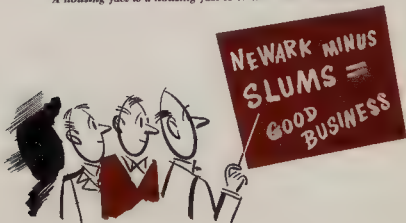
The constructive attitude of the Real Estate Board of Newark has attracted national interest in housing circles. Newark realtors know what slums are, how much they hurt the city. The hired lobbyists of the National Association of Home Builders and the National Association of Real Estate Boards have apparently been exposed in recent years to nothing worse than the suites of the very best Washington hotels and the offices of congressmen.

Housing, the news digest published by The Housing Institute Inc. for real estate men, builders and financial institutions, observed in the issue of May 18, 1946:

Real estate men as a whole are condemned for lobbying activities although many groups are in favor of the legislation attacked. The Real Estate Board of New York, largest constituent member of the National Association of Real Estate Boards, went on record publicly, in answering a veterans' delegation on housing, as being definitely in favor of the Wagner-Ellender-Taft bill . . . Local real estate men in every community should make it a point to take their own position before the public on any housing issue, so that they will not stand condemned by the statements of national groups which may not reflect their interests.

The Real Estate Board of Newark was exactly one year ahead of this sound advice.

A housing fact is a housing fact to Newark real estate men.



WHAT THIS CITY COULD BE

Newark has been shrinking. From 1920 to 1930 the city's population rose 7%. From 1930 to 1940 there was a loss of 3% or more than 12,000 people. Migration of war workers to Newark industries canceled the loss but there is no assurance that the newcomers will remain in a city which cannot offer good housing at rents they can afford.*

Population decline is as dangerous to civic health as a decline in red corpuscles is to bodily health. The natural wealth of a city is its citizens. They, and they alone, create jobs, stimulate trade and provide tax revenue. If Newark should continue to lose population the ultimate result would be bankruptcy.

The spread of blight would also spell bankruptcy even if the population remained the same. Blight drives the higher income families out of the city to the suburbs. Lower income families take over the vacated houses. They cannot afford to keep up the properties or pay the former taxes. The blight moves on, and not at a creep.

*Early in 1946 sociology students from the University of Newark interviewed 150 migrant families in three projects. Almost one-half had come from Pennsylvania and nearly one-quarter each from New York and New Jersey. After an average residence of about four years in Newark—

92% intend to remain in this area.

71% intend to stay in the project.

11% intend to rent homes at \$40 or \$45.

10% intend to buy homes at about \$7,000.

8% intend to leave Newark.

73% reported a change in income since V-J Day.

9% had had an increase.

64% had had a decrease (nearly half had been cut 30-60%).

22% reported no change in income.

5% were unemployed.



Prescription for a shrinking population.

THE PLANNING BOARD'S PROGRAM

Newark today is a city of old houses with very little vacant ground for new ones. The 1940 census showed that 27% of all housing was built before 1900 and another 41% was built between 1900 and 1919. From 1921 through 1928 an average of 3,429 dwellings was built each year but in the years 1929-1944 the average number (excluding public housing) was only 224 units.

Confronted with these facts, the Central Planning Board has recommended on the basis of a survey by Harland Bartholomew and Associates, city planners, that the city take bold steps to replace housing facilities that are outworn, outmoded and inadequate.

The board proposes that one-twelfth of the city, containing almost one-fourth of the population, be completely rebuilt over a

25-year period. To replace substandard housing and some standard homes that must be sacrificed in large-scale operations, to provide additional houses for new families, and to replace dwellings that will deteriorate during the 25-year span, 55,545 new dwellings are needed and 22,000 existing homes should be modernized. More protection should be given to the small areas that now have good housing before blight attacks them, too.

WHAT PRIVATE BUILDERS COULD DO

Who will build the 55,545 new dwellings? To find the answer, the board made this breakdown of the rents that tenants could pay:

MONTHLY RENT	FAMILIES
\$10-24	19,880
25-29	8,250
30-39	11,140
40-49	7,740
50-59	3,745
60-74	4,790
	<hr/>
	55,545

Private enterprise could build for a maximum of 24,175 families by taking advantage of the tax-freezing provision of the state's Urban Redevelopment law, the board believes. That would mean dipping into the \$30-39 rental bracket, which is as low as private builders can be expected to go. Yet even if private enterprise accomplished the miracle of supplying good new housing for less than \$40, there would still be 31,370 families without good housing.

"If private enterprise cannot develop ways and means to meet this demand, the only alternative is for an extremely large public housing program or a continuation of the present conditions which have produced a large area of slums and blighted districts in Newark," the board concludes.

One thing that private builders have discovered recently is that they cannot undertake large projects unless low-rent housing is built at the same time. The reason is simple. Newark is a tight, closely built city. There is practically no vacant land suitable for big developments at moderate rents. The best sites are those now occupied by slums.

If a private developer razes a block of slums, the \$5-a-room tenants cannot move back into the new \$20-a-room apartments—not unless they get 300% pay raises. The alternatives are to dump the displaced families on the town, or to put them into public housing at rents they can afford. That's why more public housing is essential if private builders are to have elbow room for expansion. That is also the reason why some public housing must be built on vacant or semi-vacant land in industrial districts, instead of being limited to sites in the slum areas.

Too big a job for Sir Private Enterprise.





HOMEwork for Congress.

ADVANCE PLANNING BLOCKED

The 5,580 dwellings that the Housing Authority will build (if the Wagner-Ellender-Taft bill is passed by the new Congress) tie in with the Central Planning Board's program. The Authority would like to make detailed plans for the location and construction of these houses so they could be built with least hardship for families in dwellings due for wrecking. To finance this initial planning, the City Commission has lent the Authority \$15,000. But once again the Authority is stymied by the failure of Congress to approve the Wagner-Ellender-Taft bill. The bill provides federal grants equal to local grants for planning and research. So, until matching federal aid is available, the \$15,000 will lie fallow.

One-third of the planning fund has been earmarked for establishment of a central clearing house for housing information. The clearing house will be set up in cooperation with planning agencies, insurance companies and business groups to provide data on all phases of Newark's housing market. Private builders will be able to get the facts they need to eliminate guesswork from their enterprise.

ROOSEVELT HOMES

While waiting for action this year on the Wagner-Ellender-Taft bill, the Authority's only project is completion of the 275 low-rent dwellings in Franklin D. Roosevelt Homes, lying between Raymond Boulevard and the Passaic River. As of January 1, 1947 seventy-two veterans had moved into completed apartments and leases were being signed for 41 additional apartments that had been completed on that date. Shortages of materials were delaying completion of the whole project.

Measured against the 31,370 low-rent homes proposed by the Central Planning Board, or compared with the 5,580 low-rent dwellings proposed by the Authority, the 275 units of Franklin D. Roosevelt Homes are a pitiful answer to the city's urgent need for housing. Those 275 houses are all that Newark will get until veterans, business leaders, labor unions and citizens generally make Congress understand that the public welfare must take precedence over the greed of private lobbies.

INCOME AND EXPENSE

This table shows the average monthly income and expense per dwelling during the year ended March 31, 1946, for the six low-rent housing projects. High rental income reflects wartime earnings.

INCOME

Dwelling rent (including utilities).....	\$35.67
Federal subsidy	12.54
Other income13
<hr/>	
TOTAL.....	\$48.34

EXPENSE

Management	\$ 5.16
Operating services	2.55
Utilities	9.74
Public services61
Maintenance, repairs and improvements.....	8.82
Insurance42
Collection losses07
Reserves for repairs.....	1.39
Reserves for vacancy and collection losses.....	2.20
Debt service	14.79
Payments in lieu of taxes.....	2.59
<hr/>	
TOTAL.....	\$48.34